



PATENT
Customer No. 22,852
Attorney Docket No. 05793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Robert Arthur KOTTMEIER, JR. et al.) Group Art Unit: 3693
)
Application No. 09/659,585) Examiner: Richard Weisberger
)
Filed: September 11, 2000) Confirmation No. 4493
)
For: SYSTEM AND METHOD FOR)
PROVIDING A CREDIT CARD)
WITH MULTIPLE CREDIT LINES)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 7, 2007, please amend the
above-identified application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments follow the amendments section of this paper.